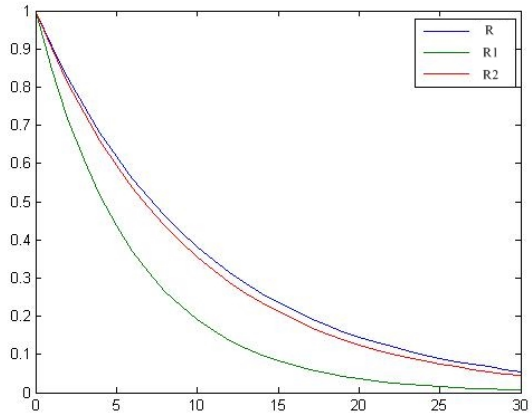
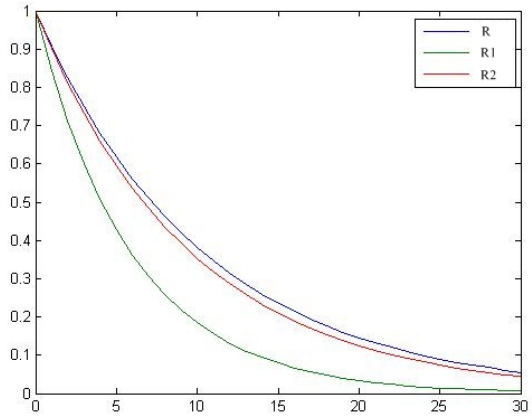
LAMPIRAN-LAMPIRAN

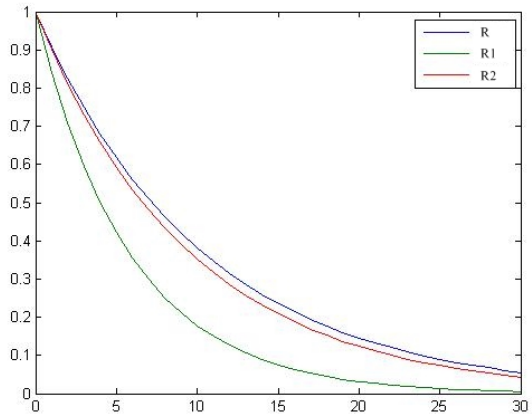
LAMPIRAN 1



Gambar 4.1: Grafik Batas Atas Peluang Kebangkrutan untuk $i_0 = 6\%$



Gambar 4.2: Grafik Batas Atas Peluang Kebangkrutan untuk $i_1 = 8\%$



Gambar 4.3: Grafik Batas Atas Peluang Kebangkrutan untuk $i_2 = 10\%$

LAMPIRAN 2

Rumus Persamaan R

$$
\begin{aligned}
1 &= E(e^{R(Y_1 - X_1)}) \\
0 &= E(e^{R(Y_1 - X_1)}) - 1 \\
0 &= E(e^{(RY_1 - RX_1)}) - 1 \\
0 &= E(e^{RY_1})E(e^{-RX_1}) - 1 \\
0 &= M_{Y_1}(R)E(e^{-R(1,11089)}) - 1 \\
0 &= \frac{1}{(1-2R)^{0,5}} e^{-1,11089R} - 1 \\
0 &= (1-2R)^{-0,5} e^{-1,11089R} - 1
\end{aligned}
$$

Rumus Persamaan R_1

1. Suku Bunga Awal $i_0 = 6\%$

$$
\begin{aligned}
1 &= E(e^{-\kappa_1(X_1 - Y_1(1+I_1)^{-1})}) \\
0 &= E(e^{-\kappa_1(X_1 - Y_1(1+I_1)^{-1})}) - 1 \\
0 &= E(e^{(-\kappa_1 X_1 + \kappa_1 Y_1(1+I_1)^{-1})}) - 1 \\
0 &= E(e^{-\kappa_1 X_1})E(e^{\kappa_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-1,11089\kappa_1})M_{Y_1}(\kappa_1(1+I_1)^{-1}) - 1 \\
0 &= e^{-1,11089\kappa_1}\left[0,2M_{Y_1}\left(\frac{\kappa_1}{1,06}\right) + 0,8M_{Y_1}\left(\frac{\kappa_1}{1,08}\right)\right] - 1 \\
0 &= e^{-1,11089\kappa_1}\left[0,2\left(1 - \frac{2\kappa_1}{1,06}\right)^{-0,5} + 0,8\left(1 - \frac{2\kappa_1}{1,08}\right)^{-0,5}\right] - 1
\end{aligned}
$$

2. Suku Bunga Awal $i_1 = 8\%$

$$
\begin{aligned}
1 &= E(e^{-\kappa_1(X_1 - Y_1(1+I_1)^{-1})}) \\
0 &= E(e^{-\kappa_1(X_1 - Y_1(1+I_1)^{-1})}) - 1 \\
0 &= E(e^{(-\kappa_1 X_1 + \kappa_1 Y_1(1+I_1)^{-1})}) - 1 \\
0 &= E(e^{-\kappa_1 X_1})E(e^{\kappa_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-1,11089\kappa_1})M_{Y_1}(\kappa_1(1+I_1)^{-1}) - 1 \\
0 &= e^{-1,11089\kappa_1}\left[0,15M_{Y_1}\left(\frac{\kappa_1}{1,06}\right) + 0,7M_{Y_1}\left(\frac{\kappa_1}{1,08}\right)\right. \\
&\quad \left. +0,15M_{Y_1}\left(\frac{\kappa_1}{1,10}\right)\right] - 1 \\
0 &= e^{-1,11089\kappa_1}\left[0,15\left(1 - \frac{2\kappa_1}{1,06}\right)^{-0,5} + 0,7\left(1 - \frac{2\kappa_1}{1,08}\right)^{-0,5}\right. \\
&\quad \left. +0,15\left(1 - \frac{2\kappa_1}{1,10}\right)^{-0,5}\right] - 1
\end{aligned}
$$

3. Suku Bunga Awal $i_2 = 10\%$

$$
\begin{aligned}
1 &= E(e^{-\kappa_1(X_1 - Y_1(1+I_1)^{-1})}) \\
0 &= E(e^{-\kappa_1(X_1 - Y_1(1+I_1)^{-1})}) - 1 \\
0 &= E(e^{(-\kappa_1 X_1 + \kappa_1 Y_1(1+I_1)^{-1})}) - 1 \\
0 &= E(e^{-\kappa_1 X_1})E(e^{\kappa_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-1,11089\kappa_1})M_{Y_1}(\kappa_1(1+I_1)^{-1}) - 1 \\
0 &= e^{-1,11089\kappa_1}\left[0,8M_{Y_1}\left(\frac{\kappa_1}{1,08}\right) + 0,2M_{Y_1}\left(\frac{\kappa_1}{1,10}\right)\right] - 1 \\
0 &= e^{-1,11089\kappa_1}\left[0,8\left(1 - \frac{2\kappa_1}{1,08}\right)^{-0,5} + 0,2\left(1 - \frac{2\kappa_1}{1,10}\right)^{-0,5}\right] - 1
\end{aligned}
$$

Rumus Persamaan R_2

1. Suku Bunga Awal $i_0 = 6\%$

$$
\begin{aligned}
1 &= E(e^{-\rho_1(X_1-Y_1)(1+I_1)^{-1}}) \\
0 &= E(e^{-\rho_1(X_1-Y_1)(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1 X_1(1+I_1)^{-1}+\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1 X_1(1+I_1)^{-1}})E(e^{\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1(1,11089)(1+I_1)^{-1}})E(e^{\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= \left(0,2e^{\frac{-\rho_1(1,11089)}{1,06}} + 0,8e^{\frac{-\rho_1(1,11089)}{1,08}}\right) M_{Y_1}(\rho_1(1+I_1)^{-1}) - 1 \\
0 &= \left(0,2e^{\frac{-\rho_1(1,11089)}{1,06}} + 0,8e^{\frac{-\rho_1(1,11089)}{1,08}}\right)\left(0,2\left(1-\frac{2\rho_1}{1,06}\right)^{-0,5}\right. \\
&\quad \left. +0,8\left(1-\frac{2\rho_1}{1,08}\right)^{-0,5}\right) - 1
\end{aligned}
$$

2. Suku Bunga Awal $i_1 = 8\%$

$$
\begin{aligned}
1 &= E(e^{-\rho_1(X_1-Y_1)(1+I_1)^{-1}}) \\
0 &= E(e^{-\rho_1(X_1-Y_1)(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1 X_1(1+I_1)^{-1}+\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1 X_1(1+I_1)^{-1}})E(e^{\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1(1,11089)(1+I_1)^{-1}})E(e^{\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= \left(0,15e^{\frac{-\rho_1(1,11089)}{1,06}} + 0,7e^{\frac{-\rho_1(1,11089)}{1,08}} + 0,15e^{\frac{-\rho_1(1,11089)}{1,10}}\right) \\
&\quad M_{Y_1}(\rho_1(1+I_1)^{-1}) - 1 \\
0 &= \left(0,15e^{\frac{-\rho_1(1,11089)}{1,06}} + 0,7e^{\frac{-\rho_1(1,11089)}{1,08}} + 0,15e^{\frac{-\rho_1(1,11089)}{1,10}}\right) \\
&\quad \left(0,15\left(1-\frac{2\rho_1}{1,06}\right)^{-0,5} + 0,7\left(1-\frac{2\rho_1}{1,08}\right)^{-0,5} + 0,15\left(1-\frac{2\rho_1}{1,10}\right)^{-0,5}\right) - 1
\end{aligned}
$$

3. Suku Bunga Awal $i_2 = 10\%$

$$
\begin{aligned}
1 &= E(e^{-\rho_1(X_1-Y_1)(1+I_1)^{-1}}) \\
0 &= E(e^{-\rho_1(X_1-Y_1)(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1 X_1(1+I_1)^{-1}+\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1 X_1(1+I_1)^{-1}})E(e^{\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= E(e^{-\rho_1(1,11089)(1+I_1)^{-1}})E(e^{\rho_1 Y_1(1+I_1)^{-1}}) - 1 \\
0 &= \left(0,8e^{\frac{-\rho_1(1,11089)}{1,08}} + 0,2e^{\frac{-\rho_1(1,11089)}{1,10}}\right) M_{Y_1}(\rho_1(1+I_1)^{-1}) - 1 \\
0 &= \left(0,8e^{\frac{-\rho_1(1,11089)}{1,08}} + 0,2e^{\frac{-\rho_1(1,11089)}{1,10}}\right)\left(0,8\left(1-\frac{2\rho_1}{1,08}\right)^{-0,5}\right. \\
&\quad \left. +0,2\left(1-\frac{2\rho_1}{1,10}\right)^{-0,5}\right) - 1
\end{aligned}
$$

LAMPIRAN 3

Mencari Nilai R dengan Matlab R2012a

- **Fungsi R**

```
function [f] = fungsi(xk)
a = ((1-2*xk)^(-0.5));
b = exp(-1.11089*xk);
f = (a*b)-1;
end
```

- **Turunan Fungsi R**

```
function [t] = turunan(xk)
a = (exp(-1.11089*xk)/((1-2*xk)^(1.5)));
b = ((1.11089*exp(-1.11089*xk)/((1-2*xk)^(0.5))));
t = (a-b);
end
```

- **Mencari Akar R dengan Newton-Raphson**

```
%% Nilai Koefisien Penyesuaian R Menggunakan Metode Newton-Raphson.
ea = 0.000000001;
maxiter = 10;
xk = input('Masukkan x awal : ')
k = 1;
fprintf(1,'-----------------------------------------\n')
fprintf(1,'Iterasi      xk          f(xk)          ea          \n')
fprintf(1,'-----------------------------------------\n')
for k = 1:maxiter
fx = fungsi(xk);
```

```
fpx = turunan(xk);
x_imp = xk-(fx/fpx);
diff = ((x_imp-xk)/xk);
fprintf(1,'%4.0f     %10.5f     %10.5f     %10.5f     \n',k,xk,fx,diff)
if abs(diff) <= ea || k >= maxiter
break
end
xk = x_imp;
k = k+1;
end
fprintf(1,'==============================\n')
```

Mencari Nilai R_1 untuk $i_0 = 6\%$ dengan Matlab R2012a

- **Fungsi R_1 untuk $i_0 = 6\%$**

```
function [f] = fungsiR16(xk)
a = exp(-1.11089*xk);
b = (0.2*((1-(2/1.06)*xk)^(-0.5)));
c = (0.8*((1-(2/1.08)*xk)^(-0.5)));
f = a*(b+c)-1;
end
```

- **Turunan Fungsi R_1 untuk $i_0 = 6\%$**

```
function [t] = turunanR16(xk)
a = (-1.11089*exp(-1.11089*xk));
b = (0.2/((1-(2/1.06)*xk)^(0.5)));
c = (0.8/((1-(2/1.08)*xk)^(0.5)));
d = (exp(-1.11089*xk));
e = (0.2*0.5*2/1.06)/((1-(2/1.06)*xk)^(1.5));
f = (0.8*0.5*2/1.08)/((1-(2/1.08)*xk)^(1.5));
t = (a*(b+c))+(d*(e+f));
end
```

- **Mencari Akar R_1 untuk $i_0 = 6\%$ dengan Newton-Raphson**

```
%% Nilai Koefisien Penyesuaian R1 dengan Suku Bunga 6% Menggunakan Metode Newton-Raphson.
ea = 0.000000001;
maxiter = 10;
xk = input('Masukkan x awal : ')
k = 1;
fprintf(1,'------------------------------------------------\n')
```

```
fprintf(1,'Iterasi      xk          f(xk)        ea        \n')
fprintf(1,'-----------------------------------------------\n')
for k = 1:maxiter
fx = fungsiR16(xk);
fpx = turunanR16(xk);
x_imp = xk-(fx/fpx);
diff = ((x_imp-xk)/xk);
fprintf(1,'%4.0f     %10.5f     %10.5f     %10.5f     \n',k,xk,fx,diff)
if abs(diff) <= ea || k >= maxiter
break
end
xk = x_imp;
k = k+1;
end
fprintf(1,'===============================\n')
```

Mencari Nilai R_2 untuk $i_0 = 6\%$ dengan Matlab R2012a

- **Fungsi R_2 untuk $i_0 = 6\%$**

```
function [f] = fungsiR26(xk)
a = (0.2*exp(-1.11089/1.06*xk));
b = (0.8*exp(-1.11089/1.08*xk));
c = (0.2*((1-(2/1.06*xk))^(-0.5)));
d = (0.8*((1-(2/1.08*xk))^(-0.5)));
f = ((a+b)*(c+d))-1;
end
```

- **Turunan Fungsi R_2 untuk $i_0 = 6\%$**

```
function [t]=turunanR26(xk)
a=((-0.2*1.11089/1.06)*exp(-1.11089/1.06*xk));
b=((0.8*1.11089/1.08)*exp(-1.11089/1.08*xk));
c=(0.2*((1-(2/1.06*xk))^(-0.5)));
d=(0.8*((1-(2/1.08*xk))^(-0.5)));
e=(0.2*exp(-1.11089/1.06*xk));
f=(0.8*exp(-1.11089/1.08*xk));
g=((0.2*2/1.06*0.5)*((1-(2/1.06*xk))^(-1.5)));
h=((0.8*2/1.08*0.5)*((1-(2/1.08*xk))^(-1.5)));
t=((a-b)*(c+d))+((e+f)*(g+h));
end
```

- **Mencari Akar R_2 untuk $i_0 = 6\%$ dengan Newton-Raphson**

```
%% Nilai Koefisien Penyesuaian R2 dengan Suku Bunga 6% Menggunakan Metode Newton-Raphson.
ea = 0.000000001;
maxiter = 10;
```

```
xk = input('Masukkan x awal : ')
k = 1;
fprintf(1,'------------------------------------------\n')
fprintf(1,'Iterasi      xk          f(xk)        ea        \n')
fprintf(1,'------------------------------------------\n')
for k = 1:maxiter
fx = fungsiR26(xk);
fpx = turunanR26(xk);
x_imp = xk-(fx/fpx);
diff = ((x_imp-xk)/xk);
fprintf(1,'%4.0f     %10.5f     %10.5f     %10.5f     \n',k,xk,fx,diff)
if abs(diff) <= ea || k >= maxiter
break
end
xk = x_imp;
k = k+1;
end
fprintf(1,'==========================\n')
```

Mencari Nilai R_1 untuk $i_1 = 8\%$ dengan Matlab R2012a

- **Fungsi R_1 untuk $i_1 = 8\%$**

  function [f]=fungsiR18(xk)

  a = exp(-1.11089*xk);

  b = (0.15*((1-(2/1.06)*xk)^(-0.5)));

  c = (0.7*((1-(2/1.08)*xk)^(-0.5)));

  d = (0.15*((1-(2/1.1)*xk)^(-0.5)));

  f = (a*(b+c+d))-1;

  end

- **Turunan Fungsi R_1 untuk $i_1 = 8\%$**

  function [t]=turunanR18(xk)

  a=(-1.11089*exp(-1.11089*xk));

  b=(0.15/((1-(2/1.06)*xk)^(0.5)));

  c=(0.7/((1-(2/1.08)*xk)^(0.5)));

  d=(0.15/((1-(2/1.1)*xk)^(0.5)));

  e=(exp(-1.11089*xk));

  f=((0.15*0.5*2/1.06)/((1-(2/1.06)*xk)^(1.5)));

  g=((0.7*0.5*2/1.08)/((1-(2/1.08)*xk)^(1.5)));

  h=((0.15*0.5*2/1.1)/((1-(2/1.1)*xk)^(1.5)));

  t=(a*(b+c+d))+(e*(f+g+h));

  end

- **Mencari Akar R_1 untuk $i_1 = 8\%$ dengan Newton-Raphson**

  %% Nilai Koefisien Penyesuaian R1 dengan Suku Bunga 8% Menggunakan Metode Newton-Raphson.

  ea = 0.000000001;

  maxiter = 10;

```
xk = input('Masukkan x awal : ')
k = 1;
fprintf(1,'------------------------------------------\n')
fprintf(1,'Iterasi      xk          f(xk)          ea          \n')
fprintf(1,'------------------------------------------\n')
for k = 1:maxiter
fx = fungsiR18(xk);
fpx = turunanR18(xk);
x_imp = xk-(fx/fpx);
diff = ((x_imp-xk)/xk);
fprintf(1,'%4.0f      %10.5f      %10.5f      %10.5f      \n',k,xk,fx,diff)
if abs(diff) <= ea || k >= maxiter
break
end
xk = x_imp;
k = k+1;
end
fprintf(1,'==========================\n')
```

Mencari Nilai R_2 untuk $i_1 = 8\%$ dengan Matlab R2012a

- **Fungsi R_2 untuk $i_1 = 8\%$**

```
function [f]=fungsiR28(xk)
a=(0.15*exp(-1.11089/1.06*xk));
b=(0.7*exp(-1.11089/1.08*xk));
c=(0.15*exp(-1.11089/1.1*xk));
d=(0.15*((1-(2/1.06*xk))^(-0.5)));
e=(0.7*((1-(2/1.08*xk))^(-0.5)));
g=(0.15*((1-(2/1.1*xk))^(-0.5)));
f=((a+b+c)*(d+e+g))-1;
end
```

- **Turunan Fungsi R_2 untuk $i_1 = 8\%$**

```
function [t]=turunanR28(xk)
a=((-0.15*1.11089/1.06)*exp(-1.11089/1.06*xk));
b=((0.7*1.11089/1.08)*exp(-1.11089/1.08*xk));
c=((0.15*1.11089/1.1)*exp(-1.11089/1.1*xk));
d=(0.15*((1-(2/1.06*xk))^(-0.5)));
e=(0.7*((1-(2/1.08*xk))^(-0.5)));
f=(0.15*((1-(2/1.1*xk))^(-0.5)));
g=(0.15*exp(-1.11089/1.06*xk));
h=(0.7*exp(-1.11089/1.08*xk));
i=(0.15*exp(-1.11089/1.1*xk));
j=((0.15*2/1.06*0.5)*((1-(2/1.06*xk))^(-1.5)));
k=((0.7*2/1.08*0.5)*((1-(2/1.08*xk))^(-1.5)));
l=((0.15*2/1.1*0.5)*((1-(2/1.1*xk))^(-1.5)));
t=((a-b-c)*(d+e+f))+((g+h+i)*(j+k+l));
```

```
end
```

- **Mencari Akar R_2 untuk $i_1 = 8\%$ dengan Newton-Raphson**

```
%% Nilai Koefisien Penyesuaian R2 dengan Suku Bunga 8% Menggunakan Metode Newton-Raphson.

ea = 0.000000001;
maxiter = 10;
xk = input('Masukkan x awal : ')
k = 1;

fprintf(1,'-----------------------------------------\n')
fprintf(1,'Iterasi      xk          f(xk)       ea          \n')
fprintf(1,'-----------------------------------------\n')

for k = 1:maxiter
fx = fungsiR28(xk);
fpx = turunanR28(xk);
x_imp = xk-(fx/fpx);
diff = ((x_imp-xk)/xk);
fprintf(1,'%4.0f      %10.5f      %10.5f      %10.5f      \n',k,xk,fx,diff)
if abs(diff) <= ea || k >= maxiter
break
end
xk = x_imp;
k = k+1;
end
fprintf(1,'=============================\n')
```

Mencari Nilai R_1 untuk $i_2 = 10\%$ dengan Matlab R2012a

- **Fungsi R_1 untuk $i_2 = 10\%$**

```
function [f] = fungsiR110(xk)
a = exp(-1.11089*xk);
b = (0.8*((1-(2/1.08)*xk)^(-0.5)));
c = (0.2*((1-(2/1.1)*xk)^(-0.5)));
f = (a*(b+c))-1;
end
```

- **Turunan Fungsi R_1 untuk $i_2 = 10\%$**

```
function [t] = turunanR110(xk)
a=(-1.11089*exp(-1.11089*xk));
b=(0.8/((1-(2/1.08)*xk)^(0.5)));
c=(0.2/((1-(2/1.1)*xk)^(0.5)));
e=(exp(-1.11089*xk));
f=((0.8*0.5*2/1.08)/((1-(2/1.08)*xk)^(1.5)));
g=((0.2*0.5*2/1.1)/((1-(2/1.1)*xk)^(1.5)));
t=(a*(b+c))+(e*(f+g));
end
```

- **Mencari Akar R_1 untuk $i_2 = 10\%$ dengan Newton-Raphson**

```
%% Nilai Koefisien Penyesuaian R1 dengan Suku Bunga 10% Menggunakan Metode Newton-Raphson.
ea = 0.000000001;
maxiter = 10;
xk = input('Masukkan x awal : ')
k = 1;
fprintf(1,'------------------------------------------------\n')
```

```
fprintf(1,'Iterasi      xk          f(xk)        ea        \n')
fprintf(1,'-----------------------------------------------\n')
for k = 1:maxiter
fx = fungsiR110(xk);
fpx = turunanR110(xk);
x_imp = xk-(fx/fpx);
diff = ((x_imp-xk)/xk);
fprintf(1,'%4.0f     %10.5f     %10.5f     %10.5f     \n',k,xk,fx,diff)
if abs(diff) <= ea || k >= maxiter
break
end
xk = x_imp;
k = k+1;
end
fprintf(1,'===============================\n')
```

Mencari Nilai R_2 untuk $i_2 = 10\%$ dengan Matlab R2012a

- **Fungsi R_2 untuk $i_2 = 10\%$**

  function [f] = fungsiR210(xk)

  a = (0.8*exp(-1.11089/1.08*xk));

  b = (0.2*exp(-1.11089/1.1*xk));

  c = (0.8*((1-(2/1.08*xk))^(-0.5)));

  d = (0.2*((1-(2/1.1*xk))^(-0.5)));

  f = ((a+b)*(c+d))-1;

  end

- **Turunan Fungsi R_2 untuk $i_2 = 10\%$**

  function [t]=turunanR210(xk)

  a=((-0.8*1.11089/1.08)*exp(-1.11089/1.08*xk));

  b=((-0.2*1.11089/1.1)*exp(-1.11089/1.1*xk));

  c=(0.8*((1-(2/1.08*xk))^(-0.5)));

  d=(0.2*((1-(2/1.1*xk))^(-0.5)));

  e=(0.8*exp(-1.11089/1.08*xk));

  f=(0.2*exp(-1.11089/1.1*xk));

  g=((0.8*2/1.08*0.5)*((1-(2/1.08*xk))^(-1.5)));

  h=((0.2*2/1.1*0.5)*((1-(2/1.1*xk))^(-1.5)));

  t=((a+b)*(c+d))+((e+f)*(g+h));

  end

- **Mencari Akar R_2 untuk $i_2 = 10\%$ dengan Newton-Raphson**

  %% Nilai Koefisien Penyesuaian R2 dengan Suku Bunga 10% Menggunakan Metode Newton-Raphson.

  ea = 0.000000001;

  maxiter = 10;

```
xk = input('Masukkan x awal : ')
k = 1;
fprintf(1,'-----------------------------------------\n')
fprintf(1,'Iterasi      xk          f(xk)        ea        \n')
fprintf(1,'-----------------------------------------\n')
for k = 1:maxiter
fx = fungsiR210(xk);
fpx = turunanR210(xk);
x_imp = xk-(fx/fpx);
diff = ((x_imp-xk)/xk);
fprintf(1,'%4.0f     %10.5f     %10.5f     %10.5f     \n',k,xk,fx,diff)
if abs(diff) <= ea || k >= maxiter
break
end
xk = x_imp;
k = k+1;
end
fprintf(1,'=============================\n')
```

Batas Atas Peluang Kebangkrutan Menggunakan Matlab R2012a

```
%% Batas Atas Peluang Kebangkrutan
R = input('Masukkan nilai R : ')
fprintf(1,'————————————\n')
fprintf(1,'    u          p          \n')
fprintf(1,'————————————\n')
u = 0:30;
p = exp(-1*u*R);
plot(u,p)
for u = 0:30;
p = exp(-1*u*R);
fprintf(1,'%4.0f     %11f     \n',u,p)
end
fprintf(1,'======================\n')
```